AMENDMENTS TO THE CLAIMS

1.   (Original) A method for online processing of a life insurance application, comprising:

receiving information via an electronic data communications link that identifies an individual to be insured and describes the insurability of the individual;

generating an illustration that provides details of a proposed life insurance policy that may be issued by an insurance provider in accordance with parameters of the life insurance application;

obtaining a commitment from the insurance policy applicant for purchase of a life insurance policy in accordance with parameters of the life insurance application; and

receiving a certification via an electronic data communications link that confirms whether the generated illustration was delivered to the insurance policy applicant at the time of commitment for purchase of the insurance policy.

2.   (Original) The method of Claim 1, in which the certification is received at the time the commitment for purchase of the life insurance policy is obtained.

3.   (Currently amended) The method of Claim 1, in which the commitment for purchase of the life insurance policy is obtained [[with]] by receiving an authorization for a credit card charge or electronic funds transfer for payment of a premium of the insurance policy.

4.   (Original) The method of Claim 1, in which the certification is received from the insurance policy applicant and confirms receipt of the illustration at the time of commitment for purchase of the insurance policy.

5.   (Original) The method of Claim 1, in which the certification is received from an agent of the insurance provider and confirms that the illustration was provided to the insurance policy applicant at the time of commitment for purchase of the insurance policy.

6.   (Original) The method of Claim 5, in which the agent's certification confirms that the illustration was provided electronically to the insurance policy applicant.

7.   (Original) The method of Claim 5, in which the agent's certification confirms that the illustration was provided to the insurance policy applicant through postal or courier delivery.

8.   (Original) The method of Claim 1, in which the certification is received from the insurance policy applicant and confirms that no illustration was delivered at the time of commitment for purchase and requests that the illustration be delivered at the time the insurance policy is delivered.

9.   (Original) The method of Claim 1, further comprising issuing via an electronic data communications link a temporary insurance certificate that is personalized for the individual to be insured according to the life insurance policy, accompanied by a temporary life insurance agreement specifying terms of legally binding temporary life insurance coverage that is extended to the individual pending issuance of the purchased insurance policy.

10.   (Original) A method for online processing of a life insurance application, comprising:

receiving information via an electronic data communications link that identifies an individual to be insured and describes the insurability of the individual;

receiving information via an electronic data communications link from a third party that confirms the identification of the individual to be insured;

obtaining a commitment for purchase of a life insurance policy to be issued by an insurance provider in accordance with parameters of the life insurance application; and

issuing via an electronic data communications link a temporary insurance certificate that is personalized for the individual according to the life insurance policy, accompanied by a temporary life insurance agreement specifying terms of legally binding temporary life insurance that is extended to the individual pending issuance of the purchased insurance policy.

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11.   (Original) The method of Claim 10, in which the third party is a trusted person having a capacity to confirm the identification of the individual.

12.   (Original) The method of Claim 11, in which the trusted person is an agent of the insurance provider.

13.   (Original) The method of Claim 10, in which the third party confirms the identification of the individual by accessing an electronic database and verifies the identification of the individual based on information in the electronic database.

14.   (Original) The method of Claim 10, in which the personalized temporary insurance certificate includes information identifying the individual, information identifying the insurance policy to be issued to the individual, and the amount of insurance coverage provided by the temporary life insurance agreement.

15.   (Original) A method for online processing of a life insurance application, comprising:

receiving information via an electronic data communications link that identifies the individual to be insured and describes the insurability of the individual;

obtaining a commitment from the insurance policy applicant for purchase of a life insurance policy to be issued by an insurance provider in accordance with parameters of the life insurance application; and

receiving an authorization via an electronic data communications link that authorizes immediate collection of medical history information from one or more third parties concerning the individual to be insured for purposes of issuing the life insurance policy, in which the authorization is received in connection with obtaining the commitment for purchase of the life insurance policy.

16.   (Original) The method of Claim 15, in which the authorization is received as a result of an agent of the insurance provider receiving authorization from the life insurance

applicant and submitting the life insurance application to the insurance provider via an electronic data communications link.

17.   (Original) The method of Claim 15, in which the authorization is received as a result of the life insurance applicant initiating an electronic submission that acknowledges the authorization.

18.   (Original) The method of Claim 15, in which the authorization is received prior to obtaining the commitment for purchase of the life insurance policy.

19.   (Original) The method of Claim 15, in which the authorization is received after obtaining the commitment for purchase of the life insurance policy.

20.   (Original) The method of Claim 15, further comprising:

issuing via an electronic data communications link a temporary insurance certificate that is personalized for the individual to be insured according to the life insurance policy, accompanied by a temporary life insurance agreement specifying terms of legally binding temporary life insurance that is extended to the individual pending issuance of the purchased insurance policy.

21.   (Original) A computer system for online processing of a life insurance application, comprising an application processing server in a distributed computing environment in electronic communication with a life insurance applicant, wherein the application processing server is configured with computer-implemented instructions to receive a life insurance application via an electronic data communications link, the life insurance application identifying an individual to be insured and describing the insurability of the individual, and further to obtain a commitment for purchase of a life insurance policy to be issued by an insurance provider in accordance with parameters of the life insurance application, the application processing server issuing via the electronic data communications link a temporary insurance certificate that is personalized for the individual according to the life insurance policy and accompanied by a

temporary life insurance agreement specifying terms of legally binding temporary life insurance that is extended to the individual pending issuance of the purchased insurance policy.

22.   (Original) The computer system of Claim 21, in which the application processing server is further configured to receive information via an electronic data communications link from an agent of the insurance provider confirming that the identification of the individual to be insured has been verified.

23.   (Original) The computer system of Claim 21, in which the application processing server is further configured to automatically confirm identification information of the individual to be insured by requesting verification from a third party based on an external electronic database maintained by the third party.

24.   (Original) The computer system of Claim 21, in which the application processing server is further configured to generate an illustration providing details of a proposed life insurance policy that may be issued by the insurance provider in accordance with parameters of the life insurance application, and receive a certification via an electronic data communications link confirming whether the generated illustration was delivered to the insurance policy applicant at the time of commitment for purchase of the insurance policy.

25.   (Original) The computer system of Claim 21, in which the personalized temporary insurance certificate includes information identifying the individual to be insured, information identifying the insurance policy to be issued to the individual, and the amount of insurance coverage provided by the temporary life insurance agreement.

26.   (Currently amended) The computer system of Claim 21, in which the application processing server is further configured to receive an authorization via an electronic data communications link that authorizes the insurance provider to immediately begin collecting medical history information from one or more third parties concerning the individual to be insured for purposes of issuing the life insurance policy.

27. (Original) The computer system of Claim 26, in which the application processing server receives the authorization in connection with obtaining the commitment for purchase of the life insurance policy.